

**Information to identify the case:**

Debtor 1	<b>Joseph M. Wolk</b>	Social Security number or ITIN	xxx-xx-0160
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>20-14695-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M. Wolk

6/7/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph M. Wolk  
Debtor

Case No. 20-14695-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 07, 2023

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph M. Wolk, 41 Augusta Lane, Blackwood, NJ 08012-5551
518772706	+ Meta Wolk, 41 Augusta Lane, Blackwood, NJ 08012-5551
518782418	+ Quicken Loans Inc., Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518796471	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 07 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518866705	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 07 2023 20:51:00	American Honda Finance Corporation, P.O Box 168088, Irving TX 75016-8088
518772697	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 07 2023 20:51:00	Acura Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
518772699	Email/PDF: bncnotices@becket-lee.com	Jun 07 2023 21:09:13	American Express, PO Box 1270, Newark, NJ 07101-1270
518797086	Email/PDF: bncnotices@becket-lee.com	Jun 07 2023 21:09:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518772701	EDI: BANKAMER.COM	Jun 08 2023 00:37:00	Bank of America, PO Box 15019, Wilmington, DE 19886
518830884	+ EDI: BANKAMER2.COM	Jun 08 2023 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518772702	EDI: CITICORP.COM	Jun 08 2023 00:37:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
518772703	+ EDI: CITICORP.COM	Jun 08 2023 00:37:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
518845462	EDI: CITICORP.COM	Jun 08 2023 00:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518772705	+ EDI: CITICORP.COM	Jun 08 2023 00:37:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
518845191	EDI: Q3G.COM	Jun 08 2023 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518842751	Email/PDF: resurgentbknofications@resurgent.com	Jun 07 2023 21:09:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 07, 2023

Form ID: 3180W

Total Noticed: 21

518772707	Email/Text: bankruptcyteam@quickenloans.com	Jun 07 2023 20:51:00	Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
518813849	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 07 2023 20:51:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518772708	EDI: TDBANKNORTH.COM	Jun 08 2023 00:37:00	TD Bank N.A., P.O. Box 84037, Columbus, GA 31908-4037

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518866720		fsaasasaas
518772698	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Acura Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
518772700	*	American Express, PO Box 1270, Newark, NJ 07101-1270
518816937	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518772704	*+	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor Joseph M. Wolk kfayette@kevinfayette.com

U.S. Trustee

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 07, 2023

Form ID: 3180W

Total Noticed: 21

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8